

United States Bankruptcy Court
Eastern District of Virginia
600 Granby St., Room 400
Norfolk, VA 23510

Case Number 09-70792-SCS
Chapter 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Nicholas James Davison
2292 Valle Rio Way
Virginia Beach, VA 23456

Teresa Allyn Davison
2292 Valle Rio Way
Virginia Beach, VA 23456

Last four digits of Social–Security or Individual Taxpayer–Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-9887

Joint Debtor: xxx-xx-1187

Employer Tax–Identification (EIN) No(s).(if any):

Debtor: NA

Joint Debtor: NA

**DISCHARGE OF JOINT DEBTORS AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

Nicholas James Davison and Teresa Allyn Davison are granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: August 19, 2014

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

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United States Bankruptcy Court
Eastern District of Virginia

In re:
 Nicholas James Davison
 Teresa Allyn Davison
 Debtors

Case No. 09-70792-SCS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-8

User: atkinsj
Form ID: B18WPage 1 of 2
Total Noticed: 47

Date Rcvd: Aug 19, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2014.

db/jdb +Nicholas James Davison, Teresa Allyn Davison, 2292 Valle Rio Way,
 Virginia Beach, VA 23456-6790
 cr ++CITI MORTGAGE INC, 6400 LAS COLINAS BLVD, IRVING TX 75039-2900
 (address filed with court: CitiMortgage Inc, 6400 Las Colinas Blvd, Irving, TX 75039)
 cr +First Tennessee Bank NA, Deaprtment, PO Box 201347, Arlington, TX 76006-1347
 cr ++NATIONSTAR MORTGAGE, PO BOX 630267, IRVING TEXAS 75063-0116
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,
 Lewisville, TX 75067)
 cr +The Bank of New York Mellon f/k/a The Bank of New, 236 Clearfield Ave #215,
 Virginia Beach, VA 23462-1893
 8763714 American Express, Va Beach, VA 23464
 8763719 +City Of Virginia Beach, Municipal Center - Bldg 1, 2401 Courthouse Drive,
 Virginia Beach, VA 23456-9120
 9058163 +City of Virginia Beach, City of Virginia Beach Treasurer, Bankruptcy Records,
 2401 Courthouse Drive, Virginia Beach, VA 23456-9120
 8763721 ++FIRST HORIZON HOME LOANS, 6363 N STATE HWY 161, SUITE 300, IRVING TX 75038-2231
 (address filed with court: First Horizon Home Loans, Mail Code 6203, 4000 Horizon Way,
 Irving, TX 75063)
 8763720 First Horizon Bank Card Center, P O Box 385, Memphis, TN 38101-0385
 8870861 First Horizon Home Loans, a division of First Tennessee, Bank National Association,
 3415 Vision Drive, Ste #100, Irving, TX 75063
 8873789 +First Horizon Home Loans a, division of First Tennessee, Bank National Association,
 4000 Horizon Way, Ste #100, CC6206, Irving, TX 75063-2260
 8782842 +First Tennessee Bank NA, 6522 Chapman Hwy, Knoxville, TN 37920-6567
 10379257 +First Tennessee Bank National Association, PO Box 201347, Arlington, TX 76006-1347
 9470051 +Ford Motor Credit Company LLC, c/o Carl A. Eason, Esquire, Convergence Center IV,
 301 Bendix Road, Suite 500, Virginia Beach, VA 23452-1388
 8763723 GMAC, P O Box 9001951, Louisville, KY 40292-1951
 8799794 GMAC LLC, c/o Carl A. Eason, Esquire, One Columbus Center, Suite 1100,
 Virginia Beach, Virginia 23462-6765
 8763724 Home Depot Credit Svcs, Processing Center, Des Monies, IA 50364-0232
 8763725 +Home Furnishings Credit Company, P O Box 70851, Charlotte, NC 28272-0851
 10813766 Nationstar Mortgage, PO Box 829009, Dallas, TX 75382-9009
 8763726 Payall Plus Credit Card, P O Box 960080, Orlando, FL 32896-0080

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Aug 20 2014 02:38:43
 First Tennessee Bank NA, Department, c/o Ascension Capital Group, P.O. Box 201347,
 Arlington, TX 76006-1347
 cr +EDI: PRA.COM Aug 20 2014 02:18:00 PRA Receivables Management, LLC, POB 41067,
 Norfolk, VA 23541-1067
 cr +EDI: RECOVERYCORP.COM Aug 20 2014 02:18:00 Recovery Management Systems Corporation,
 25 SE 2nd Ave Ste 1120, Miami, FL 33131-1605
 8911696 EDI: BECKLEE.COM Aug 20 2014 02:18:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 8763728 EDI: CHASE.COM Aug 20 2014 02:18:00 Washington Mutual, P. O. Box 660487,
 Dallas, TX 75266-0487
 8763717 EDI: CITICORP.COM Aug 20 2014 02:18:00 Citi Cards, P O Box 182564,
 Columbus, OH 43218-2564
 8763715 EDI: CAPITALONE.COM Aug 20 2014 02:18:00 Capital One, P. O. Box 71083,
 Charlotte, NC 28272-1083
 8763716 EDI: CAPITALONE.COM Aug 20 2014 02:18:00 Capital One Bank, P O Box 70884,
 Charlotte, NC 28272-0884
 8852137 EDI: CHASE.COM Aug 20 2014 02:18:00 Chase Bank USA NA, PO BOX 15145,
 Wilmington, DE 19850-5145
 8763718 EDI: CIAC.COM Aug 20 2014 02:18:00 Citi Mortgage, P O Box 183040,
 Columbus, OH 43218-3040
 9062692 EDI: CIAC.COM Aug 20 2014 02:18:00 CitiMortgage Inc., P.O. BOX 6941,
 The Lakes, NV 88901-6006
 10854500 +EDI: RESURGENT.COM Aug 20 2014 02:18:00 East Bay Funding, LLC,
 c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
 8859199 EDI: FORD.COM Aug 20 2014 02:18:00 Ford Motor Credit Company LLC, P O Box 537901,
 Livonia MI 48153-9905
 10302275 EDI: FORD.COM Aug 20 2014 02:18:00 Ford Motor Credit Company, LLC, Dept. 55953,
 PO Box 55000, Detroit, MI 48255-0953
 8763722 EDI: FORD.COM Aug 20 2014 02:18:00 Ford Credit, P O Box 94380, Palatine, IL 60094-4380
 10294495 +EDI: FORD.COM Aug 20 2014 02:18:00 Ford Motor Credit Company LLC, P O Box 6275,
 Dearborn, MI 48121-6275
 8768210 +EDI: GMACFS.COM Aug 20 2014 02:18:00 GMAC, PO Box 130424, Roseville, MN 55113-0004
 11174703 EDI: IRS.COM Aug 20 2014 02:18:00 Internal Revenue Service, PO Box 21126,
 Philadelphia, PA 19114
 10058856 EDI: IRS.COM Aug 20 2014 02:18:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346

District/off: 0422-8

User: atkinsj
Form ID: B18W

Page 2 of 2
Total Noticed: 47

Date Rcvd: Aug 19, 2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

8974782 EDI: PRA.COM Aug 20 2014 02:18:00 Portfolio Recovery Associates, LLC, P.O. Box 41067,
Norfolk, VA 23541
8927061 +EDI: PRA.COM Aug 20 2014 02:18:00 PRA Receivables Management, LLC,
As Agent Of Portfolio Recovery Assoc., PO Box 41067, NORFOLK VA 23541-1067
8783746 EDI: RECOVERYCORP.COM Aug 20 2014 02:18:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
8925246 EDI: RESURGENT.COM Aug 20 2014 02:18:00 Roundup Funding, LLC, MS 550, PO Box 91121,
Seattle, WA 98111-9221
8782968 +E-mail/Text: bncmail@w-legal.com Aug 20 2014 02:26:13 TARGET NATIONAL BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
8763727 +EDI: WTRRRNBANK.COM Aug 20 2014 02:18:00 Target National Bank, P O Box 59317,
Minneapolis, MN 55459-0317
8994130 EDI: ECAST.COM Aug 20 2014 02:18:00 eCAST Settlement Corporation assignee of,
Capital One Bank, POB 35480, Newark, NJ 07193-5480

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr First Horizon Home Loans a division of First Tenne
cr Ford Motor Credit Company LLC
cr GMAC LLC
cr* +East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288,
GREENVILLE, SC 29602-0288
8797665* +GMAC, PO Box 130424, Roseville, MN 55113-0004
9041934* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk VA 23541)

TOTALS: 3, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2014 at the address(es) listed below:

Andrew Todd Rich on behalf of Creditor First Horizon Home Loans a division of First Tennessee Bank National Association kgring@fmlaw.com
Carl A. Eason on behalf of Creditor Ford Motor Credit Company LLC bankruptcy@wolriv.com
Carl A. Eason on behalf of Creditor GMAC LLC bankruptcy@wolriv.com
R. Clinton Stackhouse, Jr. bcourt@rcsch13.com
Susan C. Meyer on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through Certificates Series FHASI 2005-AR6, by First Horizon Home Lo vabecf@logs.com
W. Thurston Harville on behalf of Joint Debtor Teresa Allyn Davison harvillelaw@gmail.com, toni.davis7@verizon.net
W. Thurston Harville on behalf of Debtor Nicholas James Davison harvillelaw@gmail.com, toni.davis7@verizon.net

TOTAL: 7